

ABSTRACT OF THE DISCLOSURE

Methods, systems, and articles of manufacture for providing incentives for a first financial account held by a user and associated with a first financial account provider. The user also holds a second financial account associated with a second financial account provider and performs transactions using at least one of the first and second financial accounts. In one embodiment, a system and method is provided that monitors the transactions performed by the user using the first and second financial accounts over a predetermined transaction monitoring period. Further, the system and method may determine whether the monitored transactions meet at least one predetermined condition and, based on the predetermined condition, applies an incentive to the first financial account. In another embodiment, a system and method is provided that may monitor the transactions performed using the first and second financial accounts and may determine whether the monitored transactions include at least one transaction associated with the second financial account. Based on the determination, the method and system may transfer the at least one second financial account transaction to the first financial account such that the first financial account provider may send a payment to the second financial account provider for the at least one second financial account transaction and apply a total purchase amount for the at least one second financial account transactions to a balance of the first financial account.